

2008 e-Excellence Results Table

Product Area	eee	ee+	ee	ee-	e+	e	e-	Declined to be Rated
Group Personal Pensions (new business)	Standard Life Friends Provident Aegon SE Fidelity Scottish Life Scottish Widows	Skandia	Prudential AXA Legal & General Norwich Union		Zurich			Blackrock Invesco Perpetual Merrill Lynch
Group Personal Pensions (existing business)	Standard Life Fidelity Friends Provident Aegon SE Scottish Life Scottish Widows	Skandia	Prudential Clerical Medical AXA	Norwich Union Legal & General	Zurich			Blackrock Invesco Perpetual Merrill Lynch
Group SIPP	Standard Life Aegon SE Friends Provident	Legal & General		James Hay				
Group CIMP	Fidelity Friends Provident Standard Life Aegon SE Scottish Life Scottish Widows		Skandia AXA	Legal & General	Zurich	Prudential Norwich Union	Clerical Medical	
Group Section 32 Pensions	Fidelity Friends Provident Scottish Life Scottish Widows Standard Life	Aegon SE	AXA			Zurich Legal & General Prudential Skandia Norwich Union	Clerical Medical	
Life Protection	Friends Provident Legal & General Aegon SE Norwich Union Prudential	Zurich	Royal Liver Bright Grey BUPA LV= Scottish Provident	AXA		Skandia	Lutine	Partnership Assurance
Critical Illness	Friends Provident Legal & General Aegon SE Prudential Norwich Union	Zurich Royal Liver	Bright Grey BUPA LV= Scottish Provident AXA			Skandia		Partnership Assurance
Income Protection	Aegon SE Legal & General	Royal Liver LV= Bright Grey Friends Provident BUPA	Scottish Provident AXA					Holloway Friendly Partnership Assurance
Menu Protection	Legal & General Aegon SE Prudential	Friends Provident Zurich Bright Grey	Royal Liver LV= Scottish Provident AXA				Lutine	Partnership Assurance
Wrap	Standard Life	7IM Funds Network	Cofunds		James Hay	Skandia		Ascentric Lifetime (Norwich Union) Nucleus Raymond James Transact
Portfolio Planning Tools	Scottish Widows Aegon SE Zurich Funds Network Skandia AXA Sun Life	Cofunds	Standard Life	Friends Provident Winterthur Life	Prudential			

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Product Area	eee	ee+	ee	ee-	e+	e	e-	Declined to be Rated
Individual Pensions	Standard Life Scottish Widows Friends Provident Aegon SE	Prudential	Clerical Medical Norwich Union AXA	Skandia - Selestia Investment Solutions Scottish Life	Legal & General	Winterthur Life LV=		Zurich
Conventional Annuities	Prudential Aegon SE	Legal & General Canada Life	Standard Life			Norwich Union	Friends Provident	AXA
Investment Linked Annuities	Prudential				LV= Legal & General		Norwich Union	AXA
Enhanced Annuities	LV=		Canada Life		Prudential Partnership Assurance	Just Retirement	Norwich Union	
Full Status Mortgages	Halifax Coventry Accord Mortgages	Standard Life Bank Nationwide Intelligent Finance Bank of Scotland Woolwich	Bristol & West Kensington Abbey	Platform Homeloans			Wave	
Self Certification Mortgages	Coventry	Standard Life Bank Money Partners Bank of Scotland	Bristol & West Kensington	Platform Homeloans			Wave	
Buy-to-Let Mortgages	Coventry	Standard Life Bank	Kensington Bank of Scotland Platform Homeloans		Bristol & West		Woolwich Wave	
SIPP including Drawdown	Aegon SE Standard Life	Scottish Widows Cofunds Prudential James Hay Fidelity Funds Network	Hornbuckle Mitchell Trustees Clerical Medical Scottish Life Zurich	Winterthur Life	Legal & General	LV= Merchant Investors IPS Partnership plc		A J Bell Hartley SAS Suffolk Life
Stand Alone Drawdown	Aegon SE Standard Life	Scottish Widows Selestia Investment Group Lincoln Financial Group James Hay Scottish Life Fidelity Funds Network Prudential	Winterthur Life Hartford Life		LV= Legal & General Merchant Investors	Clerical Medical		
SIPP Specialist	Standard Life	AXA James Hay Fidelity Funds Network Hornbuckle Mitchell Trustees	Clerical Medical		Merchant Investors LV=	IPS Partnership plc		A J Bell Hartley SAS Suffolk Life
Pension Tools	Winterthur Life Zurich Scottish Widows AXA	Standard Life	LV= Aegon SE	Selestia Investment Solutions	Prudential	Fidelity Funds Network	Legal & General Scottish Life	
With Profit Bonds	Prudential	Standard Life	Legal & General Scottish Widows	Norwich Union				
Unit Linked Bonds	Friends Provident Sterling Prudential Standard Life Fidelity Funds Network Aegon SE	Clerical Medical The Hartford AXA	Skandia Legal & General Scottish Widows	Norwich Union	Cofunds Canada Life Winterthur Life		Merchant Investors	Lincoln Financial Group Met Life Scottish Life
Offshore Personalised Bonds	Funds Network International	AXA Isle of Man	Royal Skandia Standard Life International	Clerical Medical International	Cofunds Canada Life International	Aegon SE International	Prudential International Norwich Union International	